



Determinants in Fraud Detecting (Empirical Study at Audit Agency of the Republic of Indonesia and the Financial and Development Supervisory Agency Lampung)

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This study aims to test factors that influence the auditor's ability to detect fraud (empirical study on BPK representative of Lampung and BPKP representative of Lampung). This research is a quantitative study using primary data and obtained through a questionnaire. The subjects in this study were auditors working at the BPK representative of Lampung and BPKP representative of Lampung. In this study the sample amounted to 100 respondents with a purposive sampling method, that is to use all populations that have criteria for auditors who work more than one year. The results of the study state that red flags and independence have a positive effect on the auditor's ability to detect fraud. Meanwhile competence, professional skepticism, and fraud schemes do not affect the auditor's ability to detect fraud.

Keywords: Red Flags, Competence, Independence, Professional Skepticism, Fraud Schemes, Detecting Fraud.

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INTRODUCTION

Currently, auditors are getting a lot of public attention on cases that arise related to their work, including government auditors. Government auditors are auditors who work in government entities and act to carry out audits of financial statements presented by government entities. Auditors who work in the Indonesian government are auditors who work for the Supreme Audit Agency of the Republic of Indonesia (BPK RI), the Financial and Development Supervisory Agency (BPKP) and tax institutions.

The case relating to government auditors is of concern, namely information that Sri Mulyani Indrawati stated that the Unqualified Opinion (WTP) from the Supreme Audit Agency (BPK) on the Central Government's Financial Statements does not mean that it is free from corruption, corruption can occur due to various modes. The Minister of Finance explained that misuse in budgeting could occur if there was a mark up in the report. As long as it is carried out in accordance with the correct accounting rules, such abuse will not be seen in BPK's routine audits. This is a warning so that the KPK's Hand Catch Operation (OTT) case is sent to BPK employees for allegedly giving WTP Opinions to financial reports so that it does not happen again. Because based on observations from the OTT case, a number of regional heads who received WTP opinions were actually caught in corruption cases. There is a lot of news circulating regarding the Regional Government Financial Reports that won WTP but Corruption continues. Supposedly, a report that has won the WTP predicate should be able to become a foothold in good financial governance and reduce corrupt practices.

Unqualified Opinion (WTP) is an audit opinion issued when the auditor does not find or is free from material misstatement, if any such misstatement is immaterial and does not significantly affect decision making. However, the WTP's opinion does not mean free from corruption, it could also be corruption that has escaped the BPK during the audit. But it is also possible for WTP to occur, which may still occur if the independence of an auditor is not good. Tasdi is a Regent of Puralingga who has served for 2.5 years. In that period, he has awarded the Unqualified Predicate (WTP) from the BPK for the 2017 and 2018 reports. Purbalingga also received 20 muri records in various activities under his leadership. The KPK arrested him on June 5, 2018 for allegedly accepting bribes for the Islamic Center construction project (Reza, 2018).

Then the case of Ali Sadli who was proven to be the intermediary for accepting bribes by Rochmad Saptogiri from two KemendesPDTT employees, Sugito and Jarot. Sentenced to imprisonment for ten years and a fine of Rp. 300 million subsidiary six months in prison. Ali sadli as a BPK auditor received a gratuity of Rp.9,896,180,000 which actually accumulated legal receipts of only Rp.1,728,656. Ali sadli is considered not to support government programs in eradicating corruption and enriching himself by using his position (Amalia, 2018). Bribery is a fraudulent act and cannot be used as a good example. Indeed, this has been warned in the Qur'an about fraud.

Fraud and error are different terms (Widiyastuti & Pamudji, 2009) and (Prasetyo, 2015). The thing that distinguishes the two is the underlying action, whether done intentionally or unintentionally. If it is done intentionally, it is said to be fraud, but if it is done unintentionally, it is said to be an error. There are various elements that can cause fraud such as weak internal management, conflicts of interest, dishonesty, and so on. When carrying out their duties as an independent auditor, including detecting fraud in financial statements, the auditor must capture red flags, have an attitude of skepticism, competence and independence. Therefore,

To support the auditor's ability to detect fraud that may arise when carrying out the audit, the auditor needs an understanding of fraud, its types, characteristics and ways to detect it. The method that can be used is to observe signs or signals (red flags) of an action that might lead to fraud. Then, a professional auditor needs to have an attitude of professional skepticism which is a thought that often questions and evaluates perceptively the audit evidence. In addition, an attitude of independence is also necessary in an auditor. The attitude of independence is an attitude in which an auditor is required to be impartial to anyone. Without an independent attitude, the auditor does not mean anything.

Professional auditors also need an understanding of what is included in the fraud scheme. Understanding fraud schemes is very important for an auditor, thinking that the biggest source of fraud lies in the misuse of agency assets whose security is guarded by the auditor. This understanding can be a provision for auditors in carrying out their duties to detect fraud.

Several researchers have conducted research on fraud detection by auditors. It was stated that research from (Prasetyo, 2015) and (Arsendy, 2017) stated that red flags, professional skepticism, and competence had a positive effect on the ability of auditors to detect fraud, but independence from research (Prasetyo, 2015) negatively affected the ability of auditors to detect fraud. This is also supported by research from (Karamoy & Wokas, 2015) which states that independence has a negative effect on the ability of auditors to detect fraud. A more surprising thing is stated by research (Suryanto, Indriyani, & Sofyani, 2017) which states that professional skepticism has a negative effect on the ability of auditors to detect fraud.

This study is expected to provide empirical results related to the ability of auditors to detect fraud.

LITERATURE REVIEW

Theory of Planned Behavior

According to Ajzen (1991) in (Suryanto et al., 2017) the theory of planned behavior assumes that humans will usually behave in accordance with what their environment wants. This theory aims and is useful to understand the influence of behavioral motives, both the individual's own will or not from the individual's will. According to Januarti (2011) in (Suryanto et al., 2017) the theory of planned behavior has a function related to a person's basic attitude, describes social

influence and is related to control issues. This theory explains that a person's basic attitude or personality can be formed from a person's response to the environment, objects, and intuition.

In connection with this research, the competent attitude of an auditor reflects thinking skills that are developing, dynamic, and rollover and can be achieved at any time. In addition, the attitude of skepticism shown by an auditor is an attitude that always evaluates and questions the implementation of the audit critically. Then related to the attitude of independence of an auditor is an attitude that is free from influence that is not controlled by other parties and does not depend on others.

Fraud triangle theory

In general, fraud is a deviant act that is intentionally carried out to deceive, deceive or manipulate. Fraud is a series of discontinuities regarding unlawful acts carried out intentionally for certain purposes and carried out by several people from inside and outside the organization, in order to produce benefits both directly and indirectly (Karamoy & Wokas, 2015). Lack of knowledge and understanding of auditors regarding fraud that often occurs can lead to ineffectiveness or difficulty for auditors in carrying out their duties. Obtained 3 (three) factors that encourage someone to commit fraud (fraud), known as the "fraud triangle" Suradji (2007) and Tuanakotta (2007) in (Widiyastuti & Pamudji, 2009), namely:

- 1) Opportunity (opportunity), the opportunity to commit fraud depends on the situation of the perpetrator with the object. Usually, the management of an organization or company has a greater opportunity to commit fraud than employees.
- 2) Pressure (pressure), the pressure to commit fraud can depend more on individual conditions, for example, facing financial problems, a person's bad habit of gambling and drinking, having unrealistic expectations or goals.
- 3) Rationalization (rationalization), rationalization occurs if someone creates justifications for the fraud he did. The theory is related to red flags which are conditions that are odd from normal conditions where there are clues about signs of fraud occurring. In addition, it is related to the fraud scheme which is a fraud grouping model that has three categories, namely asset abuse, corruption and financial statement fraud.

HYPOTHESES DEVELOPMENT

Red flags is a signal that should be detected by the auditor when auditing financial statements. In general, red flags are conditions that are odd from normal conditions where there are hints or indications regarding signs of fraud that have occurred (Prasetyo, 2015). Red flags affect the auditor's ability to detect fraud (Yanti, 2013; Prasetyo, 2015; Arsendy, 2017)

H1: Red flags have a positive effect on the auditor's ability to detect fraud.

A competent person is someone who has the skills to do his job easily and quickly and rarely does he never make a mistake. The attitude of competence is needed so that the auditor can detect quickly and precisely, and whether or not there is fraud and engineering techniques are carried out to commit fraud. The capabilities possessed by auditors can make them more sensitive to fraudulent acts (Widiyastuti & Pamudji, 2009; Simanjuntak, 2012; Prasetyo, 2015; Trinanda, 2016; Losadi, 2018).

H2: Competence has a positive effect on the auditor's ability to detect fraud.

Every auditor needs to have an attitude of independence in himself. Independence is a free attitude without being bound impartially to anyone. Several previous studies have shown that an attitude of independence will help the auditor's ability to detect fraud (Widiyastuti & Pamudji, 2009; Simanjuntak, 2012; Karamoy & Wokas, 2015; Prasetyo, 2015; Trinanda, 2016; Losadi, 2018).

H3: Independence has a positive effect on the auditor's ability to detect fraud.

Skepticism is an attitude that includes a questioning mind, being aware of conditions and circumstances that indicate the possibility of a material misstatement caused by intentional, and critical assessment of audit evidence. This auditor's professional skepticism is the attitude that exists within the auditor when carrying out audit assignments (Prasetyo, 2015). Several previous studies have shown that the role of auditor skepticism has an influence on the ability to detect fraud (Simanjuntak, 2012; Prasetyo, 2015; Trinanda, 2016; Arsendy, 2017)

H4: Professional skepticism has a positive effect on the auditor's ability to detect fraud

According to Arens et al (2011) there are three conditions that will lead to fraud in financial reporting and misappropriation of assets. These three conditions are called the fraud triangle which consists of pressure, opportunity, and rationalization. So that the better the auditor's understanding of the fraud scheme will determine the auditor's ability when detecting fraud, several previous studies that support this hypothesis include (Koroy, 2009; Yanti, 2013;)

H5: Understanding fraud schemes has a positive effect on the auditor's ability to detect fraud

METHOD (FOR RESEARCH ARTICLE)

The population of this research is the Auditor of the Supreme Audit Agency of the Republic of Indonesia Representative of Lampung and the Financial and Development Supervisory Agency of Lampung Province. The sampling technique used in this research is purposive sampling method, namely auditors who have more than 1 year of work experience. The type of data in this study is quantitative data in the form of questionnaires distributed by researchers to the respondents of the Auditors of the Indonesian Supreme Audit Agency for Lampung

Representatives and the Financial and Development Supervisory Agency for the Lampung region.

This study has 5 constructs consisting of:

- 1) Red flags In general, it is an odd condition from normal conditions where there are hints or indications of signs of fraud occurring. This construct was measured using a questionnaire adopted from the research of Arsendy, (2017) with 5 question items.
- 2) Competence in general is skills, knowledge, basic attitudes and values that reflect the ability to think and act which are developing, dynamic, rollover and can be achieved at any time. This construct was measured using a questionnaire adopted from research (Losadi, 2018) with 5 question items.
- 3) In general, independence is an attitude of being free from influence, and not being controlled by other parties, and not depending on others. This construct was measured using a questionnaire adopted from research (Losadi, 2018) with 7 question items.
- 4) Professional skepticism in general is the attitude of the auditor who always questions and evaluates audit evidence critically when performing an assignment. This construct was measured using a questionnaire adopted from research (Arsendy, 2017) with 9 question items.
- 5) Fraud schemes include acts of corruption, misappropriation of assets, and fraudulent financial statements. This construct was measured using a questionnaire which was adopted from Yanti's research, (2013) with 12 modified question items.
- 6) The ability to detect fraud is the ability of an auditor to find indications of irregularities through his understanding of the conditions he is facing. This construct is measured using a questionnaire adopted from the research of Arsendy, (2017) with 9 items of alleged fraud.

Data analysis in this study used data quality test, classical assumption test and hypothesis testing. Test the quality of the data using validity and reliability tests. The validity test uses the Kaiser Meyer Olkin Measure of Sampling Adequacy (KMO MSA) method with the condition that the research instrument is said to be valid if the KMO value is > 0.5 and the factor loading value is > 0.5 (Nazaruddin and Basuki, 2018). The reliability test uses the Cronbach's Alpha method with the condition that it is said to be reliable if Cronbach's Alpha > 0.7 . Classical assumption test using normality test, multicollinearity test and heteroscedasticity test. The data is said to be normal if the value of Kolmogorov Smirnov > 0.05 (Ghozali, 2005). The data is said to have no multicollinearity if the VIF value is < 10 and the tolerance value is > 0.1 (Ghozali, 2005). Heteroscedasticity test in the classical assumption test using the glacier method. The data is said to have no heteroscedasticity if the significance value is > 0.05 (Ghozali, 2005). Hypothesis testing in this study using multiple regression. The hypothesis is accepted if the significance value is > 0.05 (Ghozali, 2005). The equations of the hypothesis for this research are as follows:

$$Y : a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Information:

Y : Fraud Detection

a : Constant

b : Coefficient

X1 : Red flags

X2 : Competence

X3 : Independence

X4 : Professional Skepticism

X5 : Fraud Scheme

e : Error

RESULTS AND DISCUSSION

[Table 1 about here.]

From table 1, it can be seen that from 100 questionnaires distributed, there were 78 returned questionnaires and 71 questionnaires that could be processed in this study.

[Table 2 about here.]

From table 2, it can be seen that the respondents are dominated by female auditors (65%) with the majority of education being Bachelors (69%) and having a majority working period of more than 1 year. The majority of auditors also have experience finding fraud when auditing. In a year the auditor receives less than 10 assignments.

Data analysis

[Table 3 about here.]

Table 3 shows that the data used are reliable as seen from Cronbach's alpha values for all variables above 0.7. The data is also normally distributed with a value of $0.665 > 0.05$. There is no heteroscedasticity in the data seen with significance values for all variables > 0.05 .

[Table 4 about here.]

Table 4 shows that all independent variables are free from multicollinearity symptoms, it can be seen that the tolerance value is > 0.1 and the VIF value is < 10 .

Hypothesis Test Results

[Table 5 about here.]

Table 5 shows that the red flags and independence variables have an influence on the auditor's ability to detect fraud. While the variables of competence, professional skepticism and fraud schemes have no effect. A good understanding of red flags and followed by proper analysis will help in finding indications of fraud. An auditor who has good knowledge of red flags will be more sensitive in detecting fraud than an auditor who lacks knowledge of red flags. The results of this study support previous research (Prasetyo, 2015; Arsendy, 2017). The competence variable in this study has no effect on the auditor's ability to detect fraud. Competence is a necessary and even important skill for an auditor to have. Competence helps to maximize auditor performance, especially in detecting fraudulent financial statements. The result that competence does not have a significant effect on the auditor's ability may be caused by several factors which can consist of experience or how to obtain such expertise, such as lack of experience. Work experience determines a person has the expertise to find cases of fraud. The results of this study are in line with research conducted by Sanjaya (2017). The result that competence does not have a significant effect on the auditor's ability may be caused by several factors which can consist of experience or how to obtain such expertise, such as lack of experience. Work experience determines a person has the expertise to find cases of fraud. The results of this study are in line with research conducted by Sanjaya (2017). The result that competence does not have a significant effect on the auditor's ability may be caused by several factors which can consist of experience or how to obtain such expertise, such as lack of experience. Work experience determines a person has the expertise to find cases of fraud. The results of this study are in line with research conducted by Sanjaya (2017).

Independence in this study shows that independence has a positive effect on the auditor's ability to detect fraud. The independence of the auditor can disclose fraud that exists in the client as it should and without having any doubts because he does not have special interests and relationships with any party. Independence can be an indication of a good audit quality, where the quality of the audit will be used as a source of information and can be trusted for users of the results of the examination. This study supports the results of previous studies such as (Widyastuti & Pamudji, 2009; Simanjuntak, 2012; Prasetyo, 2015; Trinanda, 2016; Losadi, 2018). The professional skepticism variable in this study shows that professional skepticism has no significant effect on the

auditor's ability to detect fraud. The auditor's professional skepticism will lead him to ask for any cues that indicate the possibility of fraud. The result that professional skepticism does not affect the ability of the auditor may be due to the feeling of reluctance that often arises in the auditor because the auditor gets a fee from the auditee. With the feeling of reluctance, the auditor will trust the auditee more, especially in receiving the information and audit evidence presented. That way, when a fraud is detected in the field during the audit, the auditor may try to avoid conflict with the auditee in order to maintain the good relationship that has been established. Another reason can also be caused by the fixation of the auditor's perception, namely the auditor tends to judge well on auditees who have been audited several times and get good opinions. The impact is that the auditor will experience a decrease in skepticism due to the fixation of good perceptions on the auditee. This research is in line with previous research conducted by (Suryanto et.al, 2017; Sanjaya, 2017).

The fraud scheme in this study also has the result that the fraud scheme has no effect on the auditor's ability to detect fraud. The results that the fraud scheme has no effect on the auditor's ability to detect fraud may be caused by several factors including the characteristics of the occurrence of fraud and the auditor's ability to deal with it. Audit training and experience alone may not be sufficient for auditors to be able to uncover deception or deliberate concealment through fraudulent practices. Auditors who have good experience are auditors who often face and find fraud. In addition, the task of detecting fraud requires consideration. The presence of irrelevant information (also called non-diagnostic evidence) mixed with relevant information (diagnostic evidence or red flags in fraud detection) will result in the auditor's assessment of fraud risk being less extreme. This insensitive risk assessment will have serious repercussions for the fraud detection task. The results of this study are in line with previous research by (Koroy, 2009; Yanti, 2013)

CONCLUSIONS

Based on the results of the analysis there are 2 variables that have an influence on the fraud detection ability of the auditor, namely red flags and independence. While other variables, namely competence, professional skepticism and understanding of fraud schemes have no effect. These results can be input for auditors to further develop their fraud detection capabilities, especially from the aspect of auditing experience. This study has limitations, namely only using objects in BPK and BPKP Lampung so that the results of this study cannot be generalized. The period for distributing the questionnaires was also limited to only one week because it coincided with the auditor's examination duties outside the office.

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LIST OF TABLES

| | | |
|---|-------------------------------------------------------------|----|
| 1 | Distribution of the questionnaire | 90 |
| 2 | Characteristics of Respondents | 90 |
| 3 | Test of Reliability, Normality and Heteroscedasticity | 90 |
| 4 | Multicollinearity Test..... | 90 |
| 5 | Hypothesis Test Results | 91 |

TABLE 1 | Distribution of the questionnaire

| | BPK RI Lampung Representative | BPKP Lampung Province |
|------------------------------------------|-------------------------------------|-----------------------------|
| Number of Questionnaires distributed | 50 | 50 |
| Number of returned questionnaires | 46 | 32 |
| Questionnaire that cannot be answered by | 7 | |
| Questionnaire that can be processed | 71 | |

TABLE 2 | Characteristics of Respondents

| Criteria | Information | Total | Percentage (%) |
|---------------------------------|-------------|-------|----------------|
| Sex | Male | 25 | 35 |
| | female | 46 | 65 |
| Education | D3 | 7 | 10 |
| | S1 | 49 | 69 |
| | S2 | 15 | 21 |
| Years of service | <1 | 0 | 0 |
| | 1-10 | 38 | 54 |
| | >10 | 33 | 46 |
| Finding Fraud Cases | Once | 63 | 89 |
| | Never | 8 | 11 |
| Number of Assignments in a year | <10 | 44 | 62 |
| | 10 – 20 | 19 | 27 |
| | >20 | 8 | 11 |

TABLE 3 | Test of Reliability, Normality and Heteroscedasticity

| | | | Information |
|-----------------------------------------|-------------------------|-------|-------------|
| Reliability Test (Cronbach's Alpha) | Red Flags | 0.811 | Reliable |
| | Competence | 0.877 | Reliable |
| | Independence | 0.812 | Reliable |
| | Professional Skepticism | 0.802 | Reliable |
| | Fraud Scheme | 0.824 | Reliable |
| | Cheat Detection | 0.900 | Reliable |
| Normality Test (Komlogoro v Smirnov) | asyp. Sig 2-tailed | 0.665 | Normal |
| Heteroscedasticity Test | Red Flags | 0.823 | |
| | Competence | 0.997 | |
| | Independence | 0.759 | |
| | Professional Skepticism | 0.493 | |
| | Fraud Scheme | 0.771 | |

TABLE 4 | Multicollinearity Test

| Independent Variable | <i>Tolerance Value</i> | VIF |
|-------------------------|------------------------|-------|
| Red Flags | 0.462 | 2,164 |
| Competence | 0.462 | 0.462 |
| Independence | 0.428 | 2,339 |
| Professional Skepticism | 0.656 | 1.526 |
| Fraud Scheme | 0.711 | 1,407 |

TABLE 5 | Hypothesis Test Results

| Model | Unstandardized Coefficients | | Sig |
|-------------------------|-----------------------------|--------|-------|
| | B | T | |
| Constant | -19,407 | -2.758 | 0.008 |
| Red Flags | 1.117 | 2.681 | 0.009 |
| Competence | 0.371 | 0.602 | 0.550 |
| Independence | 1.085 | 3.167 | 0.002 |
| Skepticism Professional | -0.125 | -0.463 | 0.645 |
| Fraud Scheme | -0.113 | 0.765 | 0.447 |